My wife Bharathi & I are Independent Business Owners associated with Quixtar Corporation, since November of 1992. We have had good measure of success in the business from a financial aspect, but even more so we have been instrumental in helping several people accomplish their goals, financial and other.

When we first saw the opportunity, our sponsors gave us more than enough information and opportunity to get any relevant information, and we have duplicated that with each and everyone that we sponsor. It is always a voluntary process on the part of anyone that wants to get registered, we just provide them with information to make a decision. We definitely explain to them that Quixtar opportunity is just that, an opportunity and not a guarantee and it definitely is not a Get Rich Quick scheme. There is hard work involved and the results will take time and effort.

We also explain to them that it takes anywhere from \$65 to approximately \$350 to register, depending on the level of commitment, that the new IBO is willing to make based upon the results they are seeking. Bulk of the money goes towards products and business support materials. We explain to them that all of this money is refundable for a period of at least 180 days, sometimes even more.

- 1. In my opinion and experience, the need for 7 day waiting before registration does not provide any benefit to the prospect or to the IBOs. Quixtar has the 180 day satisfaction guarantee that allows any one to withdraw his/her IBO status and get the money back. Usually, the prospects that get registered are just as eager to grow their business in turn by registering others. This 7 day waiting means, I cannot show that his business works to my new IBO immediately which will seriously affect my business and hence my income both short term and long term.
- 2. Providing the prospect with a list of references means a definite risk.
 - a. The prospect may end up registering with some one else after IU have done all the ground work.
 - b. It also would mean invading some one else's privacy. I would not like my telephone number and address to given to others. There is a danger that some of these prospects who may take advantage of this rule to get information about others for their own personal benefit e.g., some one from an insurance background now gets referral list handed over to them to further their own personal business, They may not have been interested in Quixtar opportunity at all.
 - c. When the prospects see the opportunity, they also usually get to meet lot of other IBOs in person and thus they can always check out the experience of the other IBOs.
- 3. Providing a list of Litigations this would literally require providing every case that ever was entered into the US court system against not only QUIXTAR but against any of the IBOs any time. Even though I am not an Attorney, I believe, the above information is available to any one that wants to get it. Personally, if this were provided to me when I saw the opportunity, I would have thrown it all in garbage anyway. The litigations themselves have no merit whatsoever, since in this country any one can enter a litigation against anyone for any reason real or imaginary.

- 4. We already make disclosures about the average business income possible from this opportunity.
- 5. I do not think I need to disclose my income to any one else, especially a prospect. I do however possess all the information to substantiate my earning, such as my Tax returns, which can be produced if a legal entity such as FTC or IRS needs them.